



WEB COPY

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 02.12.2025

CORAM

THE HON'BLE MR.JUSTICE R.VIJAYAKUMAR

W.P.(MD)No.11369 of 2025

and

W.M.P(MD)No.8439 of 2025

R.Kishor Ram

...Petitioner

Vs

1. The Chief Manager,
State Bank of India,
Retail Asset Credit Centre,
Ramanathapuram,
Ramanathapuram District.

2. The Regional Manager,
State Bank of India,
Karaikudi,
Sivagangai District.

3. The Branch Manager,
State Bank of India,
Kilakkarai Branch,
No.23, East Street,
Kilakkarai 623 517,
Ramanathapuram District.

...Respondents

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Certiorarified Mandamus to call for the records pertaining to the Impugned order in SBI-KILAKKARAI/02223/2025-26 dated.11.04.2025 on the file of the Respondent No.3 and quash the same as illegal and consequently for a direction, directing the Respondents to grant educational loan to the tune



of Rs.28,87,780/- (Twenty Eight Lakhs Eighty Seven Thousand Seven Hundred and Eighty Rupees only) to the Petitioner by considering the collateral security furnished by the petitioner within the time period stipulated by this Court.

For Petitioner : Mr.T.Aswin Raja Simman
For Respondents : Mr.N.Dilipkumar

* * * * *

ORDER

The present writ petition has been filed seeking to quash the order passed by the third respondent herein wherein the request of the petitioner for disbursal of the education loan has been rejected.

2. A perusal of the impugned order passed by the third respondent on 11.04.2025 reveals that the property documents submitted by the writ petitioner were found to be defective by the bank. Based upon the said observations, the request of the petitioner for education loan has been rejected. It is for the petitioner to convince the bank to get loan from the said bank. Granting education loan is within the discretion of the bank concerned, however, subject to the rules and regulations. Unless the petitioner convinces the bank with regard to the compliance of the rules and collaterals, this Court cannot compel the bank to lend educational loan. Therefore, this Court is not inclined to interfere in the impugned order. However, the order of the third respondent is



not in any way be a legal impediment for the petitioner to approach some other bank.

3. With the above said observations, this writ petition stands disposed of.

No costs. Consequently, connected writ miscellaneous petition is also closed.

02.12.2025

NCC : Yes/No
Index : Yes/No
Internet: Yes/No
RJR

To

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R.VIJAYAKUMAR, J.

RJR

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